



Attorney's Docket No. 2854-72  
Debit Card

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : James L. Bauer et al.  
Serial No. : 09/397,309  
Filed : September 16, 1999  
For : SYSTEM AND METHOD OF OPERATING A  
DEBIT CARD REWARD PROGRAM  
Group Art Unit : 3628  
Examiner : Clement B. Graham  
Mailing Date of Office Action : October 8, 2002

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MAR 25 2003  
GROUP 3600

March 7, 2003  
New York, NY 10103

Commissioner for Patents  
Washington, D.C. 20231

**AMENDMENT**  
**RESPONSE TO EXAMINER'S ACTION**

In response to the Examiner's Action dated October 8, 2002, please amend the above-identified application as follows:

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:  
Commissioner for Patents, Washington, D.C. 20231.

March 7, 2003.

By

  
Lorraine Glorig